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Subject: EGRPRA

The recent emphasis placed on BSA and the expanded examination procedures are smothering the small business that makes up 90% of our customer base. The expected monitoring level that we are being forced to live up to is pushing the limit of our customer relations and forcing us to make decisions to cut business ties with good long-standing customers simply because we can't take the regulatory risk. The monitoring of business profiles and MSBs is taking a full time person. I agree that banks should act responsible and be alert to improper and immoral activity of our customers, but these requirements do not cause this to happen. Emphasis should be placed on International Wire Transfer Departments and not small business. We can wire money anywhere in the world with as little as an account number. But yet we are required to dig through our local Mom and Pap's grocery store deposit to determine if they cashed a check for \$1,000. If MSB monitoring is so important there should be a branch of government assigned to regulate them directly - not force us to do your dirty work. We are big enough to survive, but this surely must be a loss situation for a smaller bank.

Have a Great Day!

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